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ABSTRACT

One word was selected for each letter of the alphabet and used to develop a learning activity for teaching consumer education at the high school level. In addition to the word on which the activity is based, other words for each letter are listed which may suggest activities. Ten of the sheets are designed to be duplicated for student use. The others contain specific suggestions directed to teachers for classroom activities or improvement and enrichment of instruction. The activities and suggestions include a wide range of subject areas and skills such as language arts, mathematics, and social studies. Most of the activities are described in one-page presentations; the section on the letter "R", however, is an 11-page presentation on resource units illustrating different kinds of units through three sample topics: energy, auto repair, and inflation. (Author/MS)

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CE

A to Z TEACHING ACTIVITIES for CONSUMER EDUCATION

by

GLADYS BAHR

1975

U.S. DEPARTMENT OF HEALTH, EDUCATION & WELFARE
NATIONAL INSTITUTE OF EDUCATION

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CE006 180

PREFACE

The 160 key words following most of the letters of the alphabet are either action words, suggest action, or are tools of learning. All will give help to improve teaching techniques in consumer education, if used.

From this long list, one word was selected for each letter for development of a purposeful activity. Some of these may be new, others old, but most of them can be quickly implemented for the teacher and his students of different abilities. Adopt some to supplement the textbook, others to stress the needs of students in their community. A few are stimulating and all will give variety to the classroom. It is hoped that their application makes consumer teaching easier, functional, and interesting.

Because ten of these sheets are for student use, it is suggested that the teacher instructions be eliminated in some manner for the techniques to be quickly duplicated, so necessary for immediate classroom service.

A

ARITHMETIC PROBLEMS, ACTION, AUDIO-VISUAL AIDS, ACTOR, ACTRESS, ANALYZE, ARGUE.

Arithmetic Problems

Why arithmetic? Money is in numbers: 10¢, $5, a twenty-dollar bill. Food, car and its expenses, clothing, fun are all priced in money. One earns money in banks, savings and loan associations, on bonds, etc. One's paycheck and all its deductions are in money.

Consumers use numbers. Can you use these:

1. A sweater costs $9.95. What is the amount of sales tax on it in Illinois? (5%) _____

2. If 5 lbs. of apples cost 44¢, what is the cost per lb.? _____

3. If you add your paycheck of $98.79 to your checkbook balance of $281.53, what is your new balance? _____

4. If your monthly rent of $125 is raised $5, what is the percent of increase? _____

5. When your wages go up from $2.40 an hour to $2.60, is the percent of increase enough to cover the increase in rent in problem 4? _____

   What is the percent of increase in wages? _____

6. Savings and loan association pays 5 1/2% on savings. If you have $2,468 in your account, what are your yearly dividends? _____

7. If a credit union pays 6% a year on a quarterly basis, what are the earnings on $753 for one quarter? _____

8. It is advisable to save 8% a year of your disposable income. If Pat's disposable income is $7,750, how much should he save? _____

9. Pat's saving pattern is: $10 a month to his credit union, $140 a year to pay premiums on a whole-life insurance policy, and $30 a month to savings and loan association as a future down payment for a home. Is Pat saving 8%? _____

Teacher: Why not give this pretest early in the course, so you can determine the arithmetical ability of your students.

Answers: (1) 50¢ (2) 8.8¢ or 9¢ (3) $380.32 (4) 4% (5) Yes, 8.3% (6) $135.74 (7) $11.30 (8) $620 (9) Yes

B

BEHAVIORAL OBJECTIVES, BOOK REVIEWS, BULLETIN BOARD, BOOKETS, BROWSE.

Behavioral Objectives

Mager says "an objective will communicate your intent to the degree you have described what the learner will be DOING when demonstrating his achievement and how you will know when he is doing it. To describe terminal behavior (what the learner will be DOING):

a. Identify and name the overall behavior act.
b. Define the important conditions under which the behavior is to occur (givens or restrictions, or both).
c. Define the criterion of acceptable performance."[1]

Behavioral objectives are easier to formulate in certain subjects. For instance, in a skill subject such as typewriting, the three essentials of a behavioral objective are easily discernable. For example: To type a mailable business letter in semi-blocked style in ten minutes.

In consumer education, the behavioral objective is more difficult to construct.

> "A ninth grade . . . might study the subject of interest rates charged for loans. The behavioral objective that the teacher has in mind is that the students will use their knowledge to procure the lowest possible interest rate when they do seek a loan. For most, however, there will be no loan applications at least until they complete high school and that is about four years in the future for ninth graders. Should the teacher hold up his evaluations until then? Of course not, and even if he did, it would be difficult, practically speaking, to obtain the needed information. There are many goals of this type which can be stated behaviorally, but which will be very difficult to measure, especially at a fixed point in time."[2]

Examples of behavioral objectives in consumer education:

- To be able to explain in a 200-word report ways in which business and government can work together in an effort to create a better consumer climate.
- Give a 3-5 minute oral report prepared on a scheme or fraud found in the Docket section of a current issue of Consumer Reports based on pre-determined criteria. (See "O" on Oral Reports.)
- See "R", Resource Unit, for additional behavioral objectives.

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1. Mager, R. F., Preparing Instruction Objectives, Palo Alto: Fearon Publishers, Inc., 1962, p. 53.

2. Wick, John, "The What, Why and How of Behavioral Objectives," The Professional Report, New London, Connecticut: Croft Education Services, May 1970, p. 4.

C

CONCEPTS, CASSETTES, COMMITTEES, CRITICAL THINKING, CASES, COLLAGES, CORRESPONDENCE, CREATIVITY, CHARTS, CHALKBOARD, COLLECTING, COMMUNITY RESOURCES, CONFERENCES, COMPARISON, CRITERIA, CONTRACTS.

Concepts (for the teacher)

A concept may be an idea, an attitude, a belief or understanding, an unchanging fact, or a combination of these. Some educators like to state a concept in one word such as CREDIT, but perhaps it is better to present it in a short sentence which should be remembered a long time. Illustrations:

Financial goals are closely tied to personal and family goals.
The cost of credit is expensive.
Before you invest, investigate.
Read labels on merchandise.
Resources are limited while wants may be unlimited.
Seek reliable sources of consumer information.

The concept may be taught by examination, illustration, and/or performance to a young high school student in one course. If possible, it should be taught again in an upper grade because of its importance.

The following is for students. The appeals were obtained from Consumer Economics, Third Edition, New York: Gregg Publishing Division, McGraw-Hill Book Co., 1966, pp. 178-180. The authors are F. T. Wilhelms, Ramon P. Heimerl, and H. M. Jelley.

Advertising Concept

ADVERTISEMENTS MAY OR MAY NOT AID THE BUYER OF GOODS AND SERVICES.

Appeals that make sales...

1. Advertising must attract the consumer's attention.
2. Advertising should build up pleasant associations with the name and appearance of a product.
3. Advertising can attract consumers by offering information.
4. Advertising can persuade consumers by playing on their fears.
5. Advertising can persuade consumers by playing on their desires.
6. Advertising should stimulate the consumer to act.

Assignment: Please bring in an illustration of each of the above appeals. These six ads may be an ad itself from a newspaper or magazine or copied (picture, sound, etc.) from a TV screen or from radio.

D

DECISION MAKING, DISCUSSION, DISPLAYS, DEBATES, DRAMA, DUPLICATED MATERIALS, DEMONSTRATIONS.

Decision Making

Five points to consider in decision making are:

1. Identify your problem.
2. Establish the possible alternatives.
3. Evaluate the alternatives.
4. Put your alternative to work.
5. Re-evaluate the chosen alternative regularly.

Case: Tom has a big decision to make. He has been working and saving his money. Part of the savings will pay for a trip in late December on Amtrak to Colorado where the parents of his pal have a mountain condominium. He has $100 left. Tom will need about $50 for extra expenses. The other $50 could be spent on several choices, such as a camera, ski lessons, knapsack, clothes, etc. How should Tom spend his $50?

1. Identify Tom's problem:

_____

2. Alternatives:

a._____

b._____

c._____

3. Evaluation of each:

_____

_____

_____

_____

_____

_____

4. Tom's decision:

_____

5. Tom's re-evaluation plan:

_____

Do you have a decision to make? Write it out following the above plan.

E

EVALUATION, EXPERIMENTS, EXAMINE, EXHIBITS,

EXPERIENCES, EMPHASIZE.

Evaluation

Do you have difficulty evaluating your students in consumer education? Here are a few suggestions:

1. During the first week, ask your students if the following arrangement is satisfactory. Agree to minor revisions.

Evaluation for First Term	
Percent	Activity
10%	Group Work
20%	Individual Project
30%	Reports (five of them; may be oral or written)
20%	Quiz, test, exam, etc. (four of them)
10%	Class participation
10%	Extra Credit
100%	

X Check of various items which must be done, but have no grade value such as required reading, check lists, etc.

2. Evaluation of an individual project:

   a. Quality . . . . . Was it a worthwhile project? Are the facts accurate? Is it understandable? Is it well organized? Is it an independent study?

   b. Quantity. . . . . How much time did it take? Has the area been covered completely? How many places were visited? How many resources were read?

   c. Originality . . . . Has it been handled differently as to materials, coverage, presentation, etc.?

3. Contract Plan for a Unit:

   A . . . . . Individual research project; one page summary of the value of the unit.
   B . . . . . Two-page summary of the unit; five summaries of different materials.
   C . . . . . Solution of a case problem; summaries of three materials.
   D . . . . . Study text; take a test on it

F

FILES, FILMS, FILMSTRIPS, FOLLOW-UPS, FLANNEL BOARD, FORUM, FIELD TRIPS, FUN, FACT-FINDING.

Files

To keep consumer education material usable presents a problem. Are you able to find the clipping, booklet, ad, etc. when you want it? Choose as your filing equipment one or more of these: file folder, file box, file envelope. Then one also needs vertical file cabinets, etc. If your school does not purchase business-like equipment, bring in grocery boxes, used mailing envelopes, etc.

As you collect a booklet, cut out a new item, or prepare a master copy, be sure to classify it immediately in the upper right-hand corner. Then a student can file materials once or twice a week for you which will help keep your files up-to-date.

Why not use the classification of units in the revised Guidelines for Consumer Education, 1972, as subject divisions. Write the initial or combination of letters on each piece to be filed.

Units	Initial(s)
1. Consumer in the Market Place.	CMP
2. Budgeting/Money Management.	MM
3. Consumer Credit	CC
4. Buying Goods and Services	
Housing	H
Food.	F
Transportation.	T
Clothing.	Cl
Health, Drugs and Cosmetics	HDC
Recreation.	Rec
Furnishings and Appliances.	FA
5. Insurance	I
6. Savings and Investments	SI
7. Consumer Taxes.	Tax
8. Consumer in Society--protection, legislation.	CP

You may wish to add others such as:

Economics	E
Schemes and Frauds.	S&F
Advertisements.	Ad
Teaching Techniques	TT

Additional suggestions:

1. On the cover of the file folder or on an enclosed index sheet, list additional items such as:
   40 Copies of _____ in _____
   Sample project stored in _____
   Multimedia _____
2. Discard items regularly. Most items in consumer education are out of date in two years.
3. If time permits, develop a cross reference sheet in the folder. Example: Information on "Drugs" is also in the "Schemes and Frauds" file folder.

G

GRAPHS, GAMES, GOALS, GROUP DYNAMICS, GROUP PROJECT, GUEST SPEAKERS.

Graphs (Teacher)

Graphs are a part of reading skill. They help the consumer to understand statistics. They are found in newspapers, magazines, written reports of all kinds, and occasionally on television.

Graphs are of various kinds: (1) Lines
(2) Bar--vertical and horizontal
(3) Pictorial--map, houses, cars, etc.

One good source of illustrations of consumer graphs is the U.S. News & World Report magazine, 2300 N Street, Washington, D.C. 20037. In addition to graphs scattered throughout the articles, each issue has a page or two on "Business Activity of the Week," which often features a graph of aid to the consumer.

A student will be able to read graphs better and have an appreciation for them if he constructs one. Consumer statistics should be used making graphs. World's Almanac, Information Please Almanac, government brochures, etc. contain many usable facts.

The following may be used as a lesson on graphs. Ask to be placed on the mailing list of the Bureau of Labor Statistics. Their publications are free.

Choosing to construct one of the three kinds of graphs, use the following information:

CONSUMER PRICE INDEX*

1960	88.7
1965	94.5
1967	100.0
1968	104.2
1969	109.8
1970	116.3
1971	121.3
1972	125.3
1973	133.1
1974	144.0
Feb. 1975	157.2

*Monthly Labor Review, U. S. Bureau of Labor Statistics

H

HANDOUT, HAPPENING, HEARING, HELP. HINT, "HOW TO".

Handout

Several of these "A to Z" sheets are handouts. A handout is a tool for your students to do some written class work, to think about certain facts and/or beliefs, or to form a basis for discussion or action. Here's a handout on frauds--a subject which always peps up a class.

FIVE MAJOR SCHEMES[1]

1. Phony "Special" Price. Clearance sale--perhaps the price increased.
2. "Bait" and Switch. "A well-known popular brand of appliance is promoted at give-away prices in huge advertisements. The prospective buyer finds that the item is either 'used' or 'just sold out' and is then subjected to high pressures to buy a more expensive off brand item."2
3. Referral Selling. "This kind of merchandising is outlawed in Illinois. Report any instances that come to your attention. Under the system, the purchaser of an appliance....is offered a commission for each sale made to persons whose names are supplied by the purchaser. The customary answer is that NO sales were made, so the consumer is 'stuck' with a highly over-priced item."3
4. Free Gimmick. Free food with food freezer; magazine free, but 42¢ a week postage; a free item if you buy an article.
5. Fear Sell. Perhaps have fire if you do not fix your furnace; fear of death, therefore, buy life insurance; buy certain foods to avoid illness.

Activities:

- Can you give another illustration of each of these five major schemes:

  (1)_____ (3)_____ (5)_____

  (2)_____ (4)_____

- Take three minutes to memorize the five major schemes. Why should you do this?
- Be alert to these frauds in the marketplace. Report them to your class.
- What can be done about local, state, and federal laws to protect the consumer?

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1. Magnuson, Warren G. and Carper, Jean, The Dark Side of the Marketp ace, Mount Vernon, N. Y. 10550: Consumers Union, Special Edition $1.75 - 1968, pp. 9-25.
2. Scott, William J., Your Protection Against Fraudulent Sales, Advertising and Loans, Illinois Attorney General Office, p. 1.
3. Ibid., p. 2

I

INTERDISCIPLINARY COOPERATION, INTERESTS OF PU

ILLUSTRATIONS, INTERVIEWS, INDIVIDUAL INSTRUCT

INDIVIDUAL INVESTIGATIONS, INVESTIGATING, INTE

CHARTS, INFORMATION CENTER, INDEPENDENT STUDY.

Interdisciplinary Cooperation

The Office of Superintendent of Public Instruction for Illinc recommends that one way to teach consumer education under the mandate of SB977 is for several departments of the high schoo to cooperate.

One excellent method is team teaching. Perhaps the business can best teach insurance and investments, the home economics does well with the buying of goods and services, and the soci studies expert understands consumer rights and responsibiliti Each should prepare talks, behavioral objectives, and evaluat for his specialty.

Consumer education should be the concern of the librarian, th visual aid department, and the guidance counselors.

J

JOY, JOKE, JURY TRIAL (MOCK).

Joy

Joy in teaching may be a fringe benefit, but is necessary to the school room go round. Joy in consumer education teachin be obtained in three ways:

1. If career education is strongly advocated today, why not stress what should be done with the money earned. The t should be pleased if wise decisions in money management made by the student now and in the future. He may never that his teachings benefited most of his students and th families, but he hears that at least a few did and he ca that the number is greater.

2. Consumer education is pleasurable because it is vital to stand the economy of today. It is teaching inflation, w price freeze, cars, buying hamburgers, credit cards, bac sur-taxes, floating dollar. It is everything from the c the grave; it is concerned with joys and sorrows, and it Studying all this is fascinating.

3. If joy is change, then consumer class is fun. Everyday different consumer education area or a phase of that are Everyday means a different activity. There's never a du moment--it is joy!

K

KNOWLEDGE, KEEPING UP-TO-DATE

HOW THE NEW CONGRESS WILL TREAT CONSUMERS

Changing Times The Kiplinger Magazine, January 1975, p. 6

"The upcoming session of Congress will be an important one for consumers, with large and small pocketbook issues accounting for lots of talk and some action. A few of the issues to be faced are perennials; others are relatively new. Here's a rundown of the more important ones, with an assessment of their chances for passage.

NATIONAL HEALTH INSURANCE. Proposal for comprehensive government health coverage for everyone come from a variety of sources, including the White House, labor unions, physicians, the insurance industry. Individual Congressmen also have their ideas on the subject.

Plans range from those that would cover only so-called catastrophic illness to those that would take in virtually everything. So far there is agreement on only one point: The time has come for some sort of national health insurance plan. It is unlikely that any existing bill will be enacted as it is written. Instead, final legislation most probably will be an amalgam of several proposals. Chance for passage: Good.

NO-FAULT AUTO INSURANCE . . . Chance for passage: Poor.

CLASS-ACTION LEGISLATION . . . Chance for passage: Poor.

CONSUMER PROTECTION AGENCY. Creation of this Federal agency failed by a narrow margin in the last Congress, as it had previously, but advocates hope to push it through this year. The agency would serve as the consumers' voice, representing their interests before Federal regulatory agencies, such as the Interstate Commerce Commission, Federal Communications Commission, Civil Aeronautics Board and the like. It would also have the power to intervene in Federal court civil cases on behalf of consumers and to challenge in court some agency actions and rulings. Chance for passage: Good.

CONSUMER GRIEVANCE MACHINERY . . . Chance for passage: Poor.

TRUTH IN ADVERTISING. The Federal Trade Commission for some time has been demanding proof of advertising claims from various manufacturers; pending legislation would require all companies to furnish proof of claims that have to do with safety, performance, effectiveness, and comparative prices of products and services. Some of the proposed bills would go further and ban any ad not backed up by proof justifying its claims. Chance for passage: Possible.

PRODUCT TESTING . . . Chance for passage: Good.

DEREGULATION OF NATURAL GAS . . . Chance for passage: Poor.

A FEDERAL OIL AND GAS CORPORATION . . . Chance for passage: Poor."

L

LECTURES (MINI), LETTER WRITING, LISTENING,

LIBRARY LESSON.

Lectures

Mini and maxi are today's terms. The college lecture of about an hour is a maxi-lecture and has no place in today's high school class. Mini-lectures are needed at certain times. They should be from three to twelve minutes in length--perhaps a bit longer in a modular scheduled school, for the "mod" may be twenty minutes.

Illustrations of mini-lectures:

Current Interest Rates in Various Institutions	3 mins.
Stock Certificate Terms.	10 "
Revolving Charge Account	8 "
Elements of a Contract (two sessions, eight each). . .	16 "
Social Security Survivors' Benefits.	10 "

To enhance the lecture, use chalkboard, transparencies, or posters to clarify the reading material of a textbook or adult material.

A mini-lecture seems necessary when a particular topic is difficult. To obtain student cooperation it may be best to explain to the students that at college, at adult meetings, on a job, etc., lectures are a common form of conveying facts and concepts. Therefore, it is best to learn how to benefit from lectures.

To lecture on a lecture, so to speak, use this outline:

To learn from a lecture...

1. Concentrate
2. Comprehend
3. Use good tools
4. Take brief, clear notes
5. Review notes promptly and make corrections.

MULTIMEDIA, METHODOLOGY, MERIT, MEMO, MAGAZINES, MAKE-BELIEVE, MASTERY, MEASURE, MEMORY.

Multimedia

To update the audio-visual aids of yesterday, units called multimedia have been arranged by teachers, schools, businesses, and publishers. These units are not only the film and filmstrips formerly used separately, but is a package deal for emphasis on the combined read, write, see, listen techniques.

The overhead projector with either its business-suggested or teacher-created transparencies is very effective. The new cassette, again prepared by a publisher or recordings made by students or teachers, combined with filmstrips or slides is growing in demand. If the video-tape, cassette recorder, and/or slides are combined with self-teaching printed materials (programmed instruction), the arrangement becomes individualized instruction.

Evaluation of the multimedia should be made by students and teachers. It may be oral and/or written. Frequently, a previously prepared fill-in sheet is a handy aid.

Recommended multimedia resource kits:

Changing Times Education Service
Dept. C
1729 H Street, N. W.
Washington, DC 20006

- Money Management
- The Marketplace
- Consumer Law
- Insurance
- Saving and Investing
- Housing

Prices vary - write for Spring 1975 CTES booklet.

N

NEWS, NEWSPAPER, NOTE-TAKING, NOTEBOOK, NEEDS OF STUDENTS.

Consumer, business, economic news is everywhere. If, however, the teacher is very busy, the weekly issue of U.S. News & World Report can be very helpful. (The local paper is not adequate and the facts from the electronic media are difficult to transfer to the students.) This magazine contains cartoons, charts, graphs, and pictures that may be used for transparencies. Many summaries are given throughout the pages. Important facts are arranged conveniently and attractively. A teacher may keep up-to-date on news by spending only fifteen minutes each week with U.S. News & World Report. Most students find the magazine easy to read.

To list the news for consumer education in the March 31, 1975 issue:

Will Spring Bring Better Times? (p. 11)

The Spreading Scandal In Nursing Homes (pp. 21-23)

Catalytic Converter--A Hot Issue (p. 24)

Not Only Arabs Cashed In On Oil
Atlantic Offshore Drilling Moves A Step Closer (p. 25)

Any Way You Look At It: The Worst Slump Since 1930s (p. 26-27)
Four Key Measurers of Recession:
1. Length of Slump
2. Decline in Output of Industry
3. Peak of Unemployment
4. Decline in Gross National Product

Where People Are Investing Money Now
Returns You Can Get On Your Savings (pp. 35-36)

You Can Save By Gardening But Watch For The Pitfalls (pp. 42-43)

Out Of The Cities, Back To The Country (pp. 46-50)

New Ways To Pay School Costs--Drive Gains Across U. S. (pp.53-54)

Cities Where Business Is Still Holding Up (pp. 60-63)

Where Jobs Will Be In Next Decade
From U. S. Department Of Labor (pp. 66-67)

News You Can Use In Your Personal Planning (pp. 69-70)

O

ORAL REPORTS, OPINION POLL, OVERHEAD PROJECTOR, OBSERVE, OPAQUE PROJECTOR, OPEN SITUATIONS.

Oral Reports

If a teacher gives an oral report on a recent consumer education topic at the beginning of a class period about the second week of the course, he can then suggest that a student do likewise the following day. Other students will volunteer on succeeding days. Plan and announce participants for a week ahead. The report should begin the class period while the teacher remains in the back of the room.

Advantages of oral reports: Students learn names of fellow classmates, teacher observes personality and interests of students, creates interest in current consumer news, informs (even the teacher), promotes discussion. The oral report becomes one of three or four activities for that particular class each day. The disadvantages are nil, except that a few students will not participate. Is there any perfect activity? Give this guide to students.

ORAL REPORTS

To prepare for an oral report:

1. Read the article; watch or hear the program
2. Take notes
3. Select the main ideas
4. Support the important concepts with illustrations and/or statistics

To give oral report:

1. Name of student
2. Topic or title of the message
3. Source or reference

(1–3: Also to be written on chalkboard.)

4. Main concepts
5. Facts and figures
6. Limit talk to five minutes
7. Ask for questions from classmates
8. Use notes, but do not read report from source

PROGRAMMED LEARNING, PANEL, PLAYS, POSTERS, PROJECTS, PRE-TEST, POST-TEST, PAMPHLETS, POLLS, PICTURES, PROBLEM-SOLVING, PARTICIPATION.

Programmed Learning

An excellent set of programmed instruction is available for consumer education in Illinois prepared by the Alpha Phi chapter of Delta Pi Epsilon, Northern Illinois University, DeKalb, IL. Copies may be obtained from Delta Pi Epsilon, Gustavus Adolphus College, St. Peter, Minnesota 56082.

These following frames will supplement the Delta Pi Epsilon booklet, Using Consumer Credit Wisely.

CONSUMER CREDIT PROTECTION ACT 1968

Title I Consumer Credit Disclosure

This is the Truth-In-Lending section of the Act. Its purpose is to let borrowers and credit customers know the cost of credit so they can make comparisons. It does not fix maximum, minimum, or any charges of credit.

1. The Federal law passed in 1969 was C_____

   C_____ P_____ A_____.

   Consumer Credit Protection Act

2. Title I states that a borrower must know the _____ of credit.

   cost

3. It _____ set the exact rate that will
   (does or does not)

   be charged.

   does not

Disclosure includes cash price, down payment, total amount financed, annual percentage rate of finance charge, late charge, total payments, amount of payments. Disclosure must be clear and conspicuous before the borrower signs for the credit.

4. Are these statements correct or incorrect?

   a. Finance charge must be disclosed. _____

   b. Annual percentage rate must be disclosed. _____

   c. The disclosure is stated in very fine print. _____

Correct
Correct
Incorrect

Title II Extortionate Credit Transaction

This section covers the activities of organized crime in which violence or other criminal means are used to enforce repayment. It makes extortionate credit transaction (loan sharking) a Federal offense.

5. Before Consumer Credit Protection Act was passed, crime and _____ were used to enforce payment.

violence

6. Loan sharking is now a _____ offense.

Federal

Title III Restriction on Garnishment

This section provides that the maximum part of an individual's weekly disposable earnings subject to garnishment be limited to 25% of such earnings, or to the amount by which the weekly disposable earnings exceed 30 times the Federal minimum hourly wage in effect at the time the earnings are payable, whichever is less.

Garnishment is a legal procedure by which the lender obtains a part of the borrower's pay.

7. Under Title III an auto finance company may take ____% of your paycheck.

8. This is called _____.

9. Or, he may take _____ times the Federal minimum hourly wage. This is also called _____.

10. The finance company can take either of the two above depending on which is _____.

25%

garnishment

30

garnishment

less

Title IV National Commission on Consumer Finance

This section creates a National Commission on Consumer Finance to study consumer credit practices and to make recommendations to Congress. As a result of the study, further changes in consumer credit practices may be forthcoming.

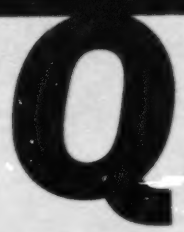
11. The National Commission on Consumer Finance will _____ consumer credit practices and make _____ to Congress. Maybe the consumer will be more _____ by this Title IV of the Consumer Credit Protection Act.

study

recommendations

protected

Facts taken from "Accepting Credit Responsibility," Continental Illinois National Bank and Trust Company of Chicago, 1970.



QUESTIONNAIRES, QUOTATIONS.

What do your students know, believe, think, observe? Ask them. Here's a questionnaire for the first day prepared by Mary Gandurski, Bogan High School, Chicago, IL.

CONSUMER QUESTIONNAIRE

1. List twenty items which you have bought during the previous school year. (Don't list specific item like a coke, but list a general area like snacks, records, etc.)

2. What products have you bought during the previous school year which you would like to have known more about before you bought them? What type of information would you have wanted?

3. What do you find is the major problem for you when you make a purchase?

4. What are products or services which you would like to know more about now even though you do not expect to buy them during your school year?

5. Is there information which you would like to get in school about buying which you would like to pass on to your parents?

R RESOURCE UNIT, RESEARCH, ROLE PLAYING, REALIA, REPORTS (ORAL, WRITTEN), READING, RESOURCE CENTER, REVIEW, RECORDS.

Resource Units

I. ENERGY

Behavioral Objective No. 1. Given a list of activities designed to create an interest in the energy problem, participate in three of them with an above-average concern, creativity, and care. It may be an individual or a small group arrangement. Use evaluation procedures prepared by the class. Activities might include:

1. Using current news found in local newspapers, present a 5- to 10-minute oral report on energy problems (gas shortage in summer, heating oil shortage in the winter, etc.).

2. Collect statistics on the energy crisis, prepare transparencies, and report the facts to the class.

3. Survey the community.

   a. Confer with three gas station owners, two from the major companies, one independent.

   b. Visit an electric power plant, oil refinery, nuclear energy plant, or any other energy supplier in your area. Record the visit with pictures and a tape recorder, if possible.

   c. Determine if your school has enough heat energy for the coming year. What arrangements have been made for the correct supply?

   d. Check with local public services such as fire, police, hospital, etc., to determine their energy needs and supplies. What reasons are given for the supply--adequate, short, or excessive?

   e. Ask five adult consumers if and how energy shortages have affected their buying in recent months. Summarize and report to class.

4. Are you interested in a career in the world of energy? What are the jobs, the businesses, the education required, the pay, profits, etc.

5. Conduct a mock trial: Mrs. Olson, you are an Energy Hog!

6. Prepare a bulletin board display--Energy Crisis: Fact or Fiction? Cartoons, charts, and pictures are easily obtained.

Behavioral Objective No. 1 (Continued)

7. Write a 200-word essay on one of the following:

   a. Rationing Will Save Energy
   b. War and Energy
   c. Popeye is Running Out of Cheap Spinach
   d. Relationship of Energy Consumption and GNP
   e. Nuclear Power--How Safe?
   f. Americans--60 Percent People, 40 Percent Energy
   g. Malthus and Energy
   h. Eighty Slaves Work for You Day and Night.

8. Develop an important concept (probably this activity is best carried out by three or more students presenting the concept to the class by means of a panel discussion, a game, and/or audiovisual aids):

   a. The energy problem affects consumers, governments, and businesses.

   b. The energy crisis is an economic and/or political problem, not a supply problem.

   c. Energy problems are partly environmental problems.

   d. The energy problem is a worldwide problem.

   e. Sacrifice is necessary to meet the energy crisis.

Behavioral Objective No. 2. Given a list of facts on energy (terms, agencies, associations, laws, people, etc.), take a written test on 20 items with 80 percent accuracy.

Terms relating to energy sources:

1. Fossil fuels
   a. Coal--exploration, BTU (British Thermal Unit), reclamation strip mining.
   b. Crude petroleum--oil, oil shale, gasoline, diesel fuel, monopoly, super tankers, conscious parallelism, depletion allowance, offshore oil, superports, multinational companies.
   c. Natural gas--LNG (liquified natural gas), gasohol, coal gasification project.

2. Water power.

3. Nuclear fuel--uranium, plutonium, breeder reactor.

4. Secondary energy (electricity)--power plants, blackouts, brownouts.

5. Old and new sources (relatively small)--solar, wind, geothermal, garbage, tides.

Behavioral Objective No. 2 (Continued)

Laws, agencies, and associations relating to energy:

1. Environmental Protection Agency
2. Federal Trade Commission
3. Federal Power Commission
4. Department of Energy and Natural Resources
5. Federal Energy Office
6. Energy Research and Development Administration (formerly the Atomic Energy Commission)
7. Reclamation Law
8. TAP--Trans-Alaska Pipeline
9. TCP--Trans-Canada Pipeline
10. Oil Heat Marketing Association
11. American Petroleum Institute
12. National Petroleum Council
13. American Automobile Association
14. Independent Petroleum Association of America

Peope related to energy:

1. William E. Simon
2. Ralph Nader
3. Henry (Scoop) Jackson
4. John E. Swearingen

Behavioral Objective No. 3. Given a choice of many ways by which you personally can help solve the energy crisis, state in writing how you have done at least five of the following:

1. Conserved energy in cars, motorcycles, boats, snowmobiles, and motorhomes--

   a. Reduce driving speed.
   b. Drive smaller vehicles.
   c. Maintain correct tire pressure.
   d. Keep engine in correct tune.
   e. Avoid quick starts, excessive idling, etc.

2. Conserved energy through personal habits--

   a. Improve physical fitness; prepare for low-energy living.
   b. Walk instead of drive, when possible.
   c. Utilize public transportation.
   d. Take showers instead of baths.

3. Conserved energy in the home--

   a. Reduce air conditioning in the summer and keep home cooler in the winter.
   b. Reduce use of electrical appliances.
   c. Light the fireplace.
   d. Do gardening and yard work without power tools.

Behavioral Objective No. 3 (Continued)

4. Conserved energy in business, agriculture, and government (their offices and plants as observed by you during your part-time job or through discussion with a working member of your family)--

   a. Reduce air conditioning in summer, heat in winter.
   b. Reduce business and government trips (jet fuel shortage).
   c. Reduce use of lights, electrical machines and tools, etc.
   d. Establish car pools.
   e. Salvage waste oils, materials, etc.

Teacher and student aids. Because of the current emphasis on the energy crisis, it would be advisable for a basic business class to study in a resource center, library, and/or multimedia room on the second and third day of the allotted time for the unit. Newsweeklies and daily papers report present-day happenings on the use-of-power topic.

The teacher and the librarian may recommend articles selected from the Reader's Guide to Periodical Literature. Selected U.S. Government Publications issued by the Superintendent of Documents, U.S. Government Printing Office, Washington, DC 20402, will report the latest pamphlets available in the field of energy.

Some free and inexpensive pamphlets for student use are:

1. Kotulak, R. and Bukro, C. "The Energy Crisis," Chicago Tribune reprint, March 4-9, 1973, Chicago, IL 60603. One copy free; 25¢ each in quantity.

2. 101 Ways, Commonwealth Edison Company, One First National Plaza, Chicago, IL 60670.

3. Eleven Ways to Reduce Energy Consumption and Increase Comfort in Household Cooling, Office of Consumer Affairs and National Bureau of Standards, Washington, DC 20402, 30¢.

II. AUTO REPAIR

The Statement. Auto repair ranks first among consumer plaints in Illinois. A consumer has li recourse when victimized through a shoddy repair job, o charged for work, or charged for unnecessary work. But billed for work not done, he may charge the repair shop fraud.

Most of the complaints about repair shops result from s workmanship and over-charges. As protection against th abuses, one should ask for a written estimate before th work is started, insist that the shop call for approval before any additional work is done, request the return old parts, and do business with a reputable firm, one t has a good name in the community.

Bad auto repair not only is expensive and frustrating, may endanger lives.

The Governor's Consumer Advocate's Office is continuing investigate the auto repair industry and, if the indust is unable or unwilling to regulate itself, will recomme legislation to protect consumers. -- Celia A. Maloney, Consumer Advocate, Office of the Governor, Chicago.

The Facts. In an auto repair practices survey last Mar the Governor's Consumer Advocate's Office s out 20 cars in good mechanical condition verified by th American Automobile Association, except for a loose alt nator belt. Maximum cost for repair should have been $ but sixty per cent of the repair shops visited charged $50 to $100. One shop charged $125 because of "needed repairs on the air conditioner." Other places repaired other parts. Few charged only $8.

The Lesson. Begin teaching about auto repair frauds wi or more of the following behavioral goals. the students to:

1. Learn ways by which a consumer may protect himself auto repair abuses.

2. Tell 3- to 5-minute stories about auto repair, fro references or experience.

3. Role-play the pitfalls perpetrated against traveli motorists, including puncturing of tires, cutting belts and radiator hoses, damaging alternators or shock absorbers.

The Lesson. (Continued)

4. Visit a dealer service department, an independent garage, specialty shop, and/or gas station to judge mechanics' competency, equipment adequacy, and general integrity and rates.

5. Write a real or fictitious complaint to the appropriate agency to adjust a car repair.

6. Imitate a car owner and a service manager as arrangements are made for a 30,000-mile checkup.

7. Visit a diagnostic center and observe the monitoring equipment. Return with a check list to show the scores of possible trouble areas of a car.

8. Bring to class a car owner's manual and other materials to learn about parts of a car and their durability.

9. Construct displays for classroom and/or school use on auto repair frauds.

10. Find a General Automobile Mechanic Patch in the area, indicating "certified mechanic."

Cases* A gas station hired a worker to drive on a nearby highway and call to motorists, "Hey! Your back tire is wobbling!" Most of the motorists drove to the nearest station--the one that had sent out the driver. "Repairs" resulted in a bill of $80 or more.

As a motorist, what would you have done?

A nationally known transmission franchise business was cited in New York for "repairing" nonexistent items and unnecessarily replacing parts. One customer was charged $160 for a 22¢ repair. The same company was cited in Texas for "changing a few bolts" for which a customer paid $300.

How may a customer check on a mechanic's reliability?

*E. Thomas Garman and Sidney W. Eckert, The Consumer's World, New York: McGraw-Hill, Inc., 1974.

How to Complain. A book to help you: Joseph Rosenbloom, Consumer Complaint Guide 1974, New York: Macmillan Information 1974, $2.95.

Officials to write to: The Governor's Consumer Advocate, Governor's Office, 160 North LaSalle Street, Chicago 60601.

Attorney General, 134 N. LaSalle Street, Chicago 60601 or 500 South Second Street, Springfield 62706.

Illinois Legislative Investigating Commission, 300 West Washington Street, Chicago 60606.

References:

"How to Clamp Down on the Auto-Repair Gyps," Reader's Digest, September 1974, pages 87-90

"U.S. Drags Its Feet on Auto-Repair Information" and "How Good is Dealer Service?", Consumer Reports, April 1974, pages 344-345.

"Why Not Fix Your Car Yourself?", Changing Times, February 1974, pages 33-36.

"At Last, Certified Repairmen to Fix Your Car," Changing Times, September 1974, pages 87-90.

Editors, Time-Life Book of the Family Car. New York: Joan Manley, 1973, Chapters 6, "Upkeep;" 7,"Maintenance and Repairs;" and 10, "Garages and Mechanics--How to Find Good Ones at Fair Prices."

III. INFLATION

Statement. FOR YOUR INFORMATION (from the Illinois Consumer Education Association) reported in October that auto repair ranked first among consumer complaints in Illinois. This month, inflation obviously is the major complaint.

Terms. Terms to teach include the following:

business cycle	consumer price index
cost of living index	depression
deregulation	disposable income
double digit	economic votes
gross national product (GNP)	inflation
interest rate	investment decisions
opportunity cost	marginal income
percent of increase	percent of decrease
quarters (1st, etc.)	prime interest rate
recession	real income
slumpflation	shopping strategies,
standard of living	spend-save decisions
	wage and price controls

Activities:

1. Interviewing (contributed by Anne Miller, mathematics teacher, Hinsdale High School, La Grange).

   Compare the young marrieds' budgets of three generations. Ask the following questions of one couple from the generation of a student's grandparents, one from that of his parents, and one from the present generation of young people. Report the findings graphically.

   > When you were married, how much savings did you have? What was your income? What kind of housing did you have? What percent of your income went for housing?

2. Investigating (by Cyrus L. Richardson, social studies teacher, Larkin High School, Elgin).

   Ask, "Why is 1975 not a good year to be graduating from high school?" of guidance counselors, parents, recent graduates, labor leaders, unemployment officers, and a savings institution manager. Look up figures on unemployment, cost-of-living index, college costs, etc.

Activities (Continued)

3. Analyzing (by D. Hayden Green, business teacher, Oak Park-River Forest High School).

   Consider the fact that in the three years prior to December 1923, German wholesale prices rose more than a trillion times. Inflation accelerated so fast that many restaurant patrons paid in advance because in the time it took to eat a meal the price might have doubled. Beneficiaries seldom bothered to collect life insurance because the proceeds often were worth less than the price of postage for mailing the death notice. In 1913 mortgages in Germany were worth about 10 million dollars; in 1923 they could have been paid off with one United States penny.

   Consider also, Does history repeat itself? Did this happen in the U.S. in the 30's? Could it happen in some country in the 1970's?

4. Comparing Prices (by Dorothy Johnson, business teacher, Cooley High School, Chicago).

   Students can chart inflation as it applies to purchases by comparing prices in current catalogs with those of former years. Teachers can build files of seasonal catalogs from mail houses and specialty shops.

5. Marketing Game (by Joyce Hilt; home economics teacher, Evanston Township High School).

   Students bring empty containers from food, cosmetics, drugs, cleansers, and other purchases, for use as market-place props. The class is divided into two teams with play money. A team member is asked by opposite members to spend from $2 to $5. If she spends wisely, she retains her saving; if she overspends, she pays the other team.

6. Bulletin Board. Display a business cycle diagram copied from a recent reference. . . see-saw cutouts with a form of a person on each end representing who is up and who is down--city dweller or farmer, debtor or creditor, private pensioner or social security recipient, foreign producer or U.S. consumer (reference: November 1974 Fortune). . . WIN (Whip Inflation Now) and, inverted, NIM (No Immediate Miracle) buttons. . . articles on inflation clipped from newspapers and magazines.

Research. Look up anti-inflation policies of economists such as Rexford G. Tugwell, senior fellow, Center for the Study of Democratic Institutions, Santa Barbara, Cal., whose policy is "equalized provision of money and volume of goods and services (both in private enterprise and in government operations). . . enlarged incentives for productivity (for both industries and workers). . . diminution of conspicuous consumption. . . supervised cooperation among private enterprises. . . enlarged research and development for the discovery and use of new materials and processes." (See References for Teachers.)

References:

"Dollar Daze," by Ken Gagala, OPT magazine, Oct-Nov. 1974, pp. 3-8.

"Special Report on Inflation," U.S. News and World Report, Nov. 11, 1974.

"Who's Doing Well in the Recession," U.S. News and World Report, Nov. 25, 1974.

"News You Can Use in Your Personal Planning," U.S. News and World Report, all issues.

"Labor and Inflation--The Big Raise," Time, Nov. 25, 1974.

"Can You Inflation-Proof Your Savings?", Changing Times, Oct. 1974.

Paperbacks--

Mandeville, Thomas, What The Prudent Citizen Should Know About Inflation, New York: Hippocrane Books, Inc., 171 Madison Ave., 10016, 1974, $2.95.

Morrison, Robert S., Inflation Can Be Stopped, Cleveland, O: Western Reserve Press Inc., Nov. 1973, $2.

Lekashman, Robert, Inflation, New York: Vintage Pooks, 1973, $1.50.

Lerner, Abba, Flation--Not Inflation of Prices, Not Deflation of Jobs, Baltimore: Penquin Books Inc., 1972, $1.45.

References (Continued)

For Teachers--

"Everyman's Guide Through Inflation's Labyrinthine Ways," by Rexford G. Tugwell, Center Magazine, Sept-Oct. 1974.

"Consumer Education in an Inflational Age," paper presented by J. N. Uhl, Purdue University, West Lafayette, Ind., at the 2nd Annual Regional Conference for Consumer Educators, 1974, Indiana State University

S STUDY GUIDE, SKITS, SLOGANS, SEMINAR, SHOPPING, SIGNS, SAMPLES, SLIDES, SPEAKERS, SURVEYS, SOCIO-DRAMA, SPEAKING, SIMULATION, SEEING.

Study Guide

Much of the current consumer information is adult material and it may be difficult for the high school student to comprehend. Therefore, a study guide is necessary for better learning. It may be used as classwork, homework; it may be advantageous when the pupil or teacher is absent.

Suggestions for writing study guides:

1. Place name, subject, period, etc. in upper right-hand corner so information can be filled in by student.
2. State a heading: source of answers, such as Consumer Reports, month, year, name of article.
3. Define difficult words, i.e., criteria.
4. Generally ask for short answers. End with a discussion question if you wish a long one.
5. Provide plenty of empty spaces to write answers.
6. Itemize frequently, maybe this way:

   (1) _____

   (2) _____

   (3) _____
7. Cover parts of the entire article.
8. Generally a one-page study guide is the desirable length, though it may be a half or two-page one on occasion.
9. Prepare your key when you prepare the guide.
10. Be creative--personal interest, humor, etc.

T

TESTING, TRANSPARENCIES, TAPES, TELEPHONING, TALKS, TV PROGRAMS, TEXTBOOKS, TEAM TEACHING, THINKING.

Taste Testing

A taste testing lesson is valuable and fun.

Purpose: To prove that similar products do not vary as much as their ads proclaim. For example, brands of cola drinks do not vary in taste.

Needed: Committee of student arrangers. Its task:

To obtain brands of cola drinks, pour into unidentifiable containers, each numbered. Scarves for blindfolding. Paper cups.

Testing: Begins with students, probably only five or so. Each taste tester drinks a sample of each cola drink; his vote for a certain number is recorded on the chalkboard.

Containers are identified at the end of the taste test.

Conclusion: Hypothesis is true, because confusion exists as to identifying brand names.

Taste test can be used with potato chips and other products that really are not very distinguishable as to taste. With college students, cigarettes, beer, coffee tests have been very effective.

(Note: Be sure to treat the entire class.)

Use Realia

Some teachers may find it difficult to teach the topic of buying clothing. For the lesson to benefit both boys and girls, to emphasize present day styles, to allow for individual differences, ask each student to prepare a short talk on how to buy a certain article of clothing, bringing a couple of pieces from his family wardrobe.

In order to have enough different items for a typical size class of twenty-five, explain that clothing and accessories means many items: sweaters, skirts, jeans, shoes, hose, sport clothes (summer, winter), belts, purses, billfolds, various forms of jewelry, scarves, luggage, rain gear, etc.

Before the buying clothing project begins, establish criteria for judging value:

Cost
Size
Wearability
Cleanability
Style
Color
Material
Design
Workmanship

And, other buying guides suggested by the students for specific items.

Students enjoy bringing realia (real clothing) to class, either items that have had durability or others that were purchased the day before the report.

An evaluation is made of each report; no test is given. The teacher has little preparation and a so-called "easy" week for the duration of the reports. Students learn from each other.

For the better and more sophisticated students, a report from a library reference may accompany the report. It may contrast the ideal vs. available clothing.

V

VARIETY, VOCABULARY, VALUE JUDGMENTS, VISITS, VERSE, VISUALS.

Variety in Vocabulary

A good consumer vocabulary is essential, but teaching it to students thoroughly can be a bit dull. The traditional techniques of reading a glossary, short-answer testing (completion, matching, choices) and memorization drill are valuable.

For variety, maybe a student committee, devotee of television game shows, can develop a consumer show patterned after Who, What or Where; Jeopardy; Three on a Match; Let's Make a Deal; etc. if given an opportunity.

Stump the Experts is a simple but effective drill. For example, to review insurance vocabulary, call for "experts" volunteers--one each on life, auto, health, and general insurance, as well as social security. And, a master of ceremony is necessary, too. With the team of experts in front of the class, their fellow students call off terms to be defined in an effort to Stump the Experts, who take the terms confined to their respective areas. If stumped, another panel member answers.

Variety

It may be trite, but variety is the spice of life. Peruse these pages again. The author aimed for great variety in activities for teacher and students.

WHAT'S YOUR THING?, WORKBOOKS, WRITING, WINDOW SHOPPING.

Maybe this aid is stretching the "W", but a revision of this 1946 article will serve as a good review of many activities previously stated, but with a different emphasis.

WHAT'S YOUR THING?*

Reading activities include supplementary materials, newspapers, magazines, pamphlets, charts, and tables.

Writing activities include taking notes, preparing original compositions, reports, answers to questions, outlines, calculations, charts, and tables.

Speaking activities include participation in class discussion, reports, asking and answering questions, role-playing, imitating present day radio and TV shows.

Seeing activities include looking at slides, film and filmstrips, bulletin boards, cartoons, pictures, and television.

Listening activities include radio, recordings, cassettes, talks by teacher and/or students, discussion groups.

Thinking activities call for student participation in planning and carrying on the class programs as well as analyzing and solving practical problems.

Collecting activities can satisfy the natural tendency to collect newspaper and magazine clippings, products, scrapbook material, advertisements, business materials.

Investigating activities may include a survey of local businesses, an investigation to determine the cost of identical items in different stores, analysis of advertising, and other projects in the home, school, and community.

* Bahr, Gladys, "Attaining Objectives Through Pupil Activity in Basic Business Education," American Business Education Yearbook, 1946, pp. 244-250.

X "X" equals those unknown teaching aids in Consumer Education that will be developed by teachers in the future if they are concerned with the needs, interests, and abilities of their students.

Y "Y" for YOU, the teacher--the best aid of all. You, the Consumer Education teacher, has the art of taking the variables and making them meaningful. You can be the best motivation device of all the ones written on these pages. <u>You</u> suggest, <u>you</u> help, <u>you</u> direct.

Z "Z" for ZEST, ZIP, ZEAL of the Consumer Education teacher who will need to apply these aids.